EXHIBIT F



1875 CENTURY PARK EAST, SUITE 1550 Los Angeles, CA 90067 TEL: (310) 407-2850 FAX: (310) 407-2801 WWW.JARVISANDMANDELL.COM

October 14, 2003

John and Lorraine Repicci 120 Deer Run Williamsville, NY 14221

John:

I hope this letter finds you in good spirits and good health. I'm sorry that David and I have been traveling so much for work and have had to resort to phone tag lately.

I haven't forgotten about our conversations about your life insurance and long term care insurance. In fact, I think I have final answers for you. As you know, the life insurance policy with Mass Mutual is "Guaranteed" so we have no issues there. What we have to deal with in this letter are the life insurance policy with Lincoln, the Long Term Care Insurance (LTCI) and potentially some income tax savings ideas.

To begin with, we were able to find a Lincoln policy that will guarantee over \$6,000,000 of death benefit if you do an "internal exchange" from your existing policy. The one catch is that you must leave your existing policy in force for at least 24 months. After 24 months of ownership, the policy can be exchanged internally without any surrender charges. With this said, you have the following options:

Option 1 - three pay, 2+ year CTS

- 1. Pay \$600,000 next month and Pay \$600,000 in October of 2004.
- 2. Your ILIT will buy the policy from the retirement plan in November of 2004.
- 3. The ILIT trustee will instruct Lincoln to "exchange" the policy for a guaranteed death benefit product
- 4. Over \$6,000,000 goes to the heirs tax-free at death (in addition to \$4 million from Mass Mutual policy).

Option 2 - two pay, 1+ year CTS

- 1. Pay \$1,200,000 next month as final premium payment.
- 2. Your ILIT will buy the policy from the retirement plan in January of 2004.
- 3. The ILIT trustee will instruct Lincoln to "exchange" the policy for a guaranteed death benefit product in November of 2004.
- 4. Over \$6,000,000 goes to the heirs tax-free at death (in addition to \$4 million from Mass Mutual policy).

Option 2 has a slightly higher death benefit and the insurance is retained in the retirement plan for a shorter period of time (one whole year less). We can implement either solution, but I think option 2 better fits your interests. You will just need to focus on getting money into your ILIT (which David can create rather expeditiously for you). Of course, you could lend the money to the ILIT instead of using gifts.

The most important point is that Lincoln does have a guaranteed product that you can exchange to after 24 months with no penalty. That is very good news – should you decide that the guaranteed product is in your best interest.

As for the Long Term Care Insurance (LTCI), we have some great numbers to share with you (Attached as well). Given that this premium is tax-deductible through your corporation, it make sense to purchase this insurance now. The question for you is how you would like to pay for it. Would you like to pay annually and get the full deduction now, or pay monthly and have the deductions start monthly and continue every month going forward? This is completely up to you and we can arrange to have the policy structured whichever way you choose. We should probably start paying as soon as possible so we can take advantage of the years you have left to work and to take a deduction for the premium payments.

Lastly, if you are seriously considering planning to protect your accounts receivable from lawsuits or if you are very concerned about your income tax liability for this year, we should start discussing some options in the very near future. There is a lot we can do, but as you know, these things can't be done overnight.

Please look over the information we have sent to you and let us know what, where, how you want to move forward. As always, you can reach David at (212) 972-1222 and me at (310) 407-2850.

David and Celia plan on calling you within the next week or two to go over some legal issues as well.

Please say hello to Lorraine for me.

All my best,

Christopher R. Jarvis, MBA Jarvis & Mandell, LLC

Case 1:17-cv-00132-WMS-MJR Document 73-7 Filed 04/18/22 Page 4 of 11

OCT-14-2003 12:27PM FROM-JARVIS AND MANDELL

7-691 P.001/008 F-627



1875 CENTURY PARK EAST, SUITE 1550 LOS ANGELES, CA 90067 TEL: (310) 407-2850 FAX: (310) 407-2801 WWW.JARVISANDMANDELL.COM

October 14, 2003

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 guaranteed death benefit product in November of 2004.
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Regional Representative of, and admitted are services intered directly services. Early Contract Ford Early Solds (250) Los Adjustes, CA 99867 (210) 407-1808 former of Manufact LLC but an artificiation with MNL director Services, Inc. Californiae Edition Internate License of Learne acquisition.

DCT-14-2003 12:28PM FACM-JARVIS AND MANDELL

1-691 P.002/008 F-627

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Please say hello to Lorraine for me.

All my best,

Christopher R. Jarvis, MBA.
Jarvis & Mandell, LLC

USBRAN BAR SIVRAL-MORE MARS: S1 EDDS-130

T-681 P.003/000 F-527

Financial Group
Company of Hony Year

LINCOLN SUL-IV PREMIUM LIFE

A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Cleritopher R. Jarvie, MSA A Jarvie, MSA A Jarvie for Mandell, ELC.
1875 Century Park Boat, 61550
Los Angelos, CA 50067
Tol: 310.407.2420
Fee: 310.707.0340

Insurect: John Repieus Age: 64 Sex: Male Closs: Non-Smoker Lerroine Repieci 63 Female Non-Smaker

Initial Death Bunefit; Initial Death Benefit Ope: Payment Mode: Ricers:

\$15,000,000 Lovel Annual None

Section D: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remamber, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Onday, was produced using the Correct basis. The Current interest rate is assumed to be 4.95% in all years. The Alternate interest rate is assumed to be 4.00% in all years. For additional information about assumptions, see Section E.

already park	Annusi Premium <u>Ourlay</u>	Current Basis Fund <u>Value</u>	Current Basis Swronder Yalus	Current Basis Death Belefit	Alternate Basis Fund Yalve	Alterosie Basis Sunvider <u>Value</u>	Alternate Basis Dostis Banafic
1	(500,000)	\$13,884	0 ~	25,000,000	509,215	0	23,000,000
2	1,200,000	1,625,397	1684,442	23,000,000	1,605,770	564,820	25,000,000
3	0	/ 1,641,569	243.152	5,337,186	1,606,270	708,270	5,337,186
4	0,	1,637,319	803,069	5,137,186	1,605,538	751,288	5,337,186
5		1,672,590	862,840	5,337,186	1,603,487	793,737	5,337,186
100	0	1,691,553	927,328	5,337,186	1,604,023	839,498	5,337,186
1 1	3	1,710,189	991,589	5,337,186	1,603,201	884,603	5,337,186
A vinance.	9	1,728,447	1,056,372	2,337,186	1,600,917	928,842	5,337,186
Se wall was 3	Ũ	1,745.265	1,121,265	5,337,186	1,597,042	972,042	5,337,186
exchange of	0	1,763,574	1,186,149	5,337,186	1,591,437	1,014,012	5,337,186
1)	0	1,783,539	1,254,189	5,337,186	1,586,652	1,057,302	5,337,186
12	0	1,801,589	1,320,989	5,337,186	1,578,372	1,097,772	5,337,186
13	Ô	1,817,070	1,386,143	5,337,186	1,365,803	1,134,878	5,337,186
14	0	1,828,417	1,448,467	5,337,186	1,547,156	1,167,206	5.337,186
15	Q	1,834,609	1,507,509	5,337,186	1,521,202	1,194,102	5,337,186
16	0	1,833,155	1,561,405	5,337,186	1,485,682	1,213,332	5,337,186
17	0	1,824,231	1,611,281	5,337,186	1,438,815	1,225,865	1,337,186
18	Ü	1,806,981	1,657,581	5,337,186	1,381,271	1,231,871	5,337,)86
19	Ó	1,779,888	1,700,613	5,337,186	1,310,558	1,23),283	5,337,186
20	0	1,741,887	1,741,887	5,337,186	1,225,256	1,225,256	5,337,186
Žì	Q	1,754,984	1,754,984	5,337,186	1,186,465	1,186,465	5,337,186
22	6	1,760,045	1,760,045	5,337,186	1,134,490	1,134,490	5,337,186
23	¢	1,756,047	1,756,047	5.337,186	1,067,664	1,067,864	5,337,186
24	Q.	1,740,285	1,740,285	5,337,186	982,232	982,232	5,337,186
2.5	O	1,710,885	1,710,885	5,337,186	875,310	875,310	\$,337,184

NOTE: If *0* appears in any of the above columns, the premium outlay will no longer provide guaranteed fund values, guaranteed surrender values and guaranteed death benefits.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

a part of the Llacoln National Corporation
100 Madison St., Subt 1860, Syracuse, New York 13202

Octabor 2, 2007 (:18914

Page 8 of 12

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OCT-14-2003 12:29PH FROM-JARVIS AND MANDELL

T-691 P.004/008 F-52

Financial Group
break Life & Annual
Company of New York

LINCOLN SUL-IV PREMIUM LIFE

A LIFE INSURANCE ILLUSTRATION

Flexible Fromium Adjustable Life Policy

Propared by: Chrismpier R. Jervis, MBA, ELC 1875 Censory Pork Bass, #1 130 Los Angoles, CA Octor Tel: 310, 407,2450 Fax: 110, 203,9240

Innuceds: John Repius! Age: 66 Sec: Maie Class: Non-Smoker

Larmine Repicci 65 Formie Ron-Smoker

Inigal Death Benefit inigal Death Bourfit Opt.; Payment Mode; Ritern \$25,060,000 Lovel Anaual None

Section D: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The henefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be naire or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Cuttay, was produced using the Current basis. The Current interest rate is assumed to be 4.95% in all years. The Alternate interest rate is assumed to be 4.06% in all years. For additional information about assumptions, see Section E.

Xes:	Annual Premium Outley	Current Basks Fund Yalus	Current Boris Surrende: Yalus	Current Basis Death Essialls	Akemste Buxis Fund Value	Alternstø Bszis Surrendor <u>Valun</u>	Alternate Basis Desch <u>Benefi</u> i
26	0	1,664,053	1,664,053	5,337,186	741.524	741,524	
27	0	1,596,683	1,596,683	3,337,186	576,169	576.169	5,337,186
38	Q	1,505,249	1,505,249	5,337,186	373,839	373,639	5,337,186
29	Ö	1,385,432	1,385,432	5.337.186	127,939	127,939	5,337,186
30	o	1,231,975	1,231,975	3,337,186	*0°	*0*	5,337,186 *G*
31	Ď	1,054,740	1,054,740	5337,186			
32	(851,143	851,143	5,337,186			
33	G	618,195	618,195	5,337,186			
169.	0	352,457	352,457	5,337,186			
35	0	49,994	49,994	5,337,186			

NOTE: If *0* appears in any of the above columns, the premium outlay will no longer provide guaranteed fund values, guaranteed surrender values and guaranteed death benefits.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

a pair of the Lincoln National Corporation
100 Madison St., Suite 1860, Symouse, New York 13202

October 7, 1003 6:29pm

Page 9 of 12

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OCT-14-2009 12:29PM FROM-JARVIS AND MANDELL

7-691 P.005/008 F-527

Financial Group
union Life & Annuity
conjugat how York

LINCOLN SULLPR_III

A LIFE INSURANCE ILLUSTRATION
Flexible Promium Adjustable Life Policy

Prepared by: Christopher & Jervis, AC&A
Alvis & Atendell,
LLC
1875 Century Park Eoct,
91550
Los Augusta, CA, 80087
Tek 310,407 28:10
Fox: 318,303,5240

Insureds: John Repicci Age: 68 Sox: Mule Claus: Mon-Smoker

Listelius Repleci 67 Female Non-Stricker

Initial Death Benefit: Initial Death Benefit: Opt.: Payment Mode: Ricere:

E6,311,363 Lavel leuga leuga leuga leuga leuga leuga leuga leuga

Section C: Guaranteed Values

This section of the Lincoln SULLY III illustration projects the guaranteed policy values based on your premium only schedule. To calculate the values, we use guaranteed cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 4.00% Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage,

exchange in month 25	Acei	Annual Paemium Quilay	George ed Bezie Fund Yslue	Guzrarueed Basis Striender Yaiue	Guaranteed Bosis Death Bonsfie	- grannland!
111	2	7,823,3921	1,533,935	1,231,138	6,311,383	al 2 c
25	ř	U	1,576,689	1,286,831	6.311.383	The same of the sa
- -	×	9	1,613,911	1,337,307	6,3 11,383	
	7	0	1,644,167	1,381,069	6,311,383	
	->	0	1,665,584	1,416,308	6,311,383	
	6	ŷ	1,679,850	1,444,648	£ 211 201	
	7	0	1,679,827	1,458,889	6,311,383	
	8	0	1,661,704	1,453,282	6,311,383	
	9	Q	1,621,092	1,429,313	6,311,383	
	10	Q	1,552,968	1,375,957	6,311,383	
			-30-0-40-00	1 56,57	6.311,383	
	11	0	1,455,203	2005 100		
	12	Ď		1,293,151	6,311,383	
	13	ů	1,317,119	1,170,213	6.311,383	
	14		1,129,442	9 9 7,936	6.311,383	
	15	0	879,603	783,876	6,311,383	,
		a	550,305	4 50,881	6,311.383	₩.
	16	0	117,782	35,252	6211465	Evaluat to
	17	0	0	Ö	6,311,383	/ and it
	1.8	0	ő		6,311,383	~\v' 1 '
	19	Ö	Ö	۵	6,311,383	
	20	0	Ö	O	6,311,383	San Paris
		· ·	u	9	6,311,383	N
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	2.2	Ö	Ö	Ų Ö	. Le r v (hmh	
	23	ō	ŏ		6,311,383	
	24	5	ő	0	6,311,383	
	22	ō	o o	ø	6,311,383	
		V	υ	Ω	6,311,383	

NOTE: If "0" appears in the surrander value or fund value column, the premium outlay will no longer provide for a surrander value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & ANNETTY COMPANY OF NEW YORK
of part of the Linealn National Corporation
100 Medison St., Suite 1860, Syrapuse, New York 13202

Occuber o, 2003 Sisapu

Page 6 of 12

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OCT-14-2003 12:30PM FROM-JARVIS AND MANDELL

1-681 P.006/008 F-527

Financial Group
uncoin Life & Amounty
Company of how York

LINCOLN SULTER-III

A LIFE INSURANCE ILLUSTRATION
Flexible Promium Adjustable Life Policy

Prayered by: Christophin R. Jervin, MBA
Jan'd & Mardell,
LLC
1873 Centary Perk Kest,
67159
Len Angeles, CA 50067
Tel: 110-607-2156
Fig.: 116-718-0040

	·	A 2024 TABLE TO THE PROPERTY OF THE PARTY OF		Fax: 316,303,9240
Invert	s: John Repisei	Lotteito Repievi	labiat Death Benefit	\$6,311,383
Age:	68	67	initial Death Benefit Opt.:	level
Sex;	Malt	Female	Payment Mode:	komun
Class:	Non-Smoker	Neo-Smeker	Ridars	Roone

Section C: Guaranteed Values

This section of the Lincoln SULLPR. III illustration projects the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed cost of insurance mines a quaranteed minimum interest rate of 4.00% Ramember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

Zon	Annual Previlum Quilex	Gusronteed Easis Fund Yslve	Gustanteed Basis Stavendes Valus	Guaranioed Hasis Denth Bischt
26	0	0	0	6,311,383
27	0	0	ő	6,311,383
28	0	0	Q	6,311,383
29	Ð	0	Û	
30	0	ō	Q	6,311,383 6,311,383
31	Q	ō	. 0	6,311,383
32	0	۵	ő	6,311,383
33	۵	ð	ő	CDC, 114,0
34	0	0	Ö	6,311,383
35	O	ē	Ö	6,311,383 6,311,383
36	0	. 0	ð	6771.202
37	Q	ó	û	6,311,383
38	b	ŷ	0	6,311,383
39	Q	ő	Ÿ	6.311.383
40	0	Ô	0	6,311,383 6,311,383
41	0	ø	ō	6,311,383
42	Q	0	ő	
43	9		ő	6,311,383
44	۵	0	Q	6.311,383
43	0	Û	Ö	6,311,383 6,311,383
46	Ű	0	ą	6 D LC VND
47	0	Q	. 0	6,311,383
48	á	Õ	. 0	6,311,383
49	Ů	à	0	6,311,383 6,311,383

NOTE: If "0" appears in the surrender value or fund value column, the premium outley will no longer provide for a surrender value or fund value, "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK

4 part of the Lincoln National Corporation 190 Magison 3t., Suite 1860, Syracuse, New York 13202

October 5, 2003 3:38pm

Page 7 of 12

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OCT-14-2003 12:38PM FROM-JARVIS AND MANDELL

T-091 P.007/008 F-52

Financial Group United to 2 Annuity Gon pany of New York

LINCOLN SULLPR_III

A LIFE INSURANCE ILLUSTRATION

Flexible Premium Adjustable Life Policy

Proposed by: Christophol & Jervia, MBA
Jinvis & Mendell,
LLC
1875 Conney Fore Rock,
61550
Lok Abgeles, CA 80087
Tek 818,407,2850
Fibr: 310,203,9240

breureds: John Repleci Age: 68 Sex: Male Cluze: Mos-Smoker

Lorrame Repleci 67 Famale Non-Smoke

Initial Death Benefit; Initial Death Benefit Opt; Payment Mode: Biders;

(85,311,38) Level Level Noos

Section D: Projected Values

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Test	Annual Premium Qutlay	Current Basia Fund Value	Currers Basis Surrender <u>Ysluv</u>	Correct Besis Desth Benefis	Alternate Basis Fund <u>Yalue</u>	Almmote Bezis Surrender Velug	Aliemais Basis Dauth Benefit
}	1,625,392	1,545,741	1,242,944	6,311,383	1,533,935	1,231,138	
2	Ø	1,604,187	1,314,329	6,311,383	1.579.631	1,289,773	6,311,383
3	Q	1,661,890	1,385,286	6311.363	1,623,586		6,311,383
4	Ü	1,718,776	1,455,679	6,311,383	1,665,668	1,346,982 1,402,570	6,311,383
5	Q	1,775,351	1,526,075	6,311,383	1,706,323	1,457,047	6,311,383 6,311,383
6	Q	1,836,428	1,601,227	6,311,383	1,750,085	1,514.884	6211 1117
7	٥	1,898,058	1,677,121	6,311,383	1,793,055	1,572,118	6,311,383
8	0	1,960,484	1,754,062	6,311,383	1,835,387	1,628,966	6,311,383
9	Ü	2,023,966	1,832,187	6,311,383	1,877,248	1,685,469	6,311,383
10	0	2,086,281	1,909,271	6,333,383	1,916,229	1,739,219	6,311,383 6,111,383
11	O	2,148,894	1,986,841	6,311,383	1,953,027	1,790,974	6.331.383
12	0	2,205,545	2,058,640	6,311,385	1,981,502	1,834,597	•
13	5	2,252,829	2,121,323	6,311,383	1,997,853	1,866,347	6,311,383 6,311,383
12	0	2,285,775	2,170,048	6,311,383	1,996,532	1.880.805	
[5	0	2,299,176	2,199,732	6,311,383	1,971,617	1,872,174	6,311,383 6,311,53
16	0	2,290,399	2,207,870	6,311,383	1,919,834	1,837,303	6,311,383
17	0	2,257,544	2,192,313	6,311,383	1,838,620	1,773,889	6,311,383
18	0	2,193,365	2,147,884	6,311,383	1.719.446	1,673,965	6,311,383
19	0	2,090,416	2.066,267	6,311,383	1,553,373	1,329,224	
20	. 0	1,937,596	1,937,596	6,311,383	1,327,167	1,327,167	6,311,383 6,311,383
21	0	1,754,439	1,7\$4,439	6,311,383	1,067,809	1,962,309	6,311,383
22	Ů	1,538,420	1,538,420	6,311,383	755.482	753,482	6,311,383
23	Ω	1,285,905	1,285,905	6,311.383	402,108	402,108	6,311,383
24	0	972,228	972,228	6,311,383	Q	3	6,311,383
25	Û	576.901	109,812	6.311,383	0	ő	6,311,383

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If *0" appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & AMNUITY COMPANY OF NEW YORK

a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202

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Francial Group
Proble Lde & Amounts
Company of New York

LINCOLN SULLPRLIII

A LIFE INSURANCE ILLUSTRATION

Plexible Premium Adjustable Life Policy

Propored by: Christophee R. Jarvis, M&A, Jarvis & Mondoll, LUC.

1875 Contrary Park Boac, 41550
Los Angeles, CA 52067
Tel: 1/19 407 2850
Pag. 310,302,9240

Insureds; John Replete Age: 68 Sex: Mole Class: Non-Smoker Lorraine Replace 67 Famala Non-Smoker

Initial Death Benefit: Initial Death Benefit Opt: Payment Mode: Riders: \$6,311,383 Level Annual

Section D: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of reverage.

This ledger, including the Annual Premium Oudsy, was produced using the <u>Current</u> basis. The Current interest rate is assumed to be 4.80% in all years. The Alternate interest rate is assumed to be 4.80% in all years. For additional information about assumptions, see Section B.

Xcm	Annusi Premum Quilay	Curery Basis Fund Value	Current Basis Swrender Yalue	Current Basis Desth <u>Banatic</u>	Alternate Basis Fund Value	Alternate Basis Surrender Kalus	Alternate Basis Death <u>Benefit</u>
26	0	62,450	82,450	6,311,383	3	D	6,311,383
27	3	C	Q	6,311,383	õ	0	6,311,383
28	٥	¢	0	6,311,383	ő	ΰ	
39	0	Û	3	5,311,383	· ű	ő	6,311,383 6,311,383
30	O	0	3	6,311,383	ŏ	0	6,311,383
31	0	0	0	6,311,383	0	0	6,311,383
32	0	6	Q	6,311,383	0	Ö	6,311,383
33	0	0	0	6,311,383	Ô	č	6,311,383
34	O	Q	6	6,311,383	ö	Û	
35	0	Q	0	6,311,383	ő	Ö	6,311,383 6,311,383
36	G	۵	0	5,311,383	8	0	6,311,383
37	0	e	ð	6,311,383	Q	ŏ	6,311,383
38	0	0	6	6,311,383	ō	ŏ	6,311,383
39	Q	0	Ů	5,317,383	Q	ŏ	6,311,383
40	0	Q	Q	6,311,383	ō	0	6,311,383
41	0	۵	9	6,311,383	ប	0	5,311,583
42	Ö	0	Q	6,311,383	0	Q	6,311,383
43	0	0	0	6,311,383	Ü	Ö	6,311,383
4.4	0	0	0	6,311,383	Ũ	Q	6,311,383
45	Q	9	Q	5,311,383	Ö	Q	6,311,383
46	0	ũ	0	6,3 { 1.383	0	O	6,311,383
47	9	0	0	6,311,383	0	Ô	6,311,383
48	Q	0	Ū	6,311,383	ó	ő	6,311,383
49	¢	0	0	6,311,383	Ü	Ŏ	6,311,383

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

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